

2024
OVERVIEW

NJ School Employees' Health Benefits Program (SEHBP)

Local Education Employees



With all of our plans,
you can receive care
nationwide!



At Horizon[®], we're guiding members to achieve their best health.

For more than 90 years, Horizon has helped New Jersey residents get the most out of their health care coverage. As a leader in providing access to quality, affordable health plans, we offer an extensive provider network to ensure you're cared for whenever, wherever. We keep things simple – every New Jersey hospital is in our network. Plus, we provide tools and support that make navigating health care easier.

Learn more at HorizonBlue.com/shbp

Health and wellness for mind and body.

Education Resources

Get tips for healthier living with our wide range of online health education topics.

Pregnancy Resources

With personalized support, online tools and interactive resources for moms-to-be, PRECIOUS ADDITIONS® helps you through your pregnancy and beyond. It includes My Pregnancy Assistant, an online tool powered by WebMD®, which has useful videos, trackers and checklists.

Health Management Tools

Track your health securely and confidentially with *My Health Manager*, powered by WebMD.

- Digital coaching and customized tools to manage your health and track your progress
- Interactive, easy-to-use resources to identify health risks
- Weight tracker, calorie counter and nutrition help

HorizonbFitSM

Eligible SHBP members may receive a \$20 reward for every month they participate for at least 12 days a month by:

- Visiting a fitness facility
- Walking at least 10,000 steps
- Submitting at-home workouts using virtual HorizonbFit-at-home features
- Or completing any combination of the above

Wellness Discounts

With Blue365®, get weekly deals from top retailers delivered right to your inbox.

- Fitness memberships, special events and apparel
- Weight management programs and specialty food services
- Discounts on eye care, including frames, lenses and contacts

Learn more at HorizonBlue.com/shbp



Our best coverage, for your best you.

PPO Plans

All of our PPO plans include:

- Care in network or out of network in New Jersey, nationwide and abroad
- No need to select a Primary Care Physician (PCP)
- No referrals necessary to see a specialist
- Lower out-of-pocket costs when using the Horizon Managed Care Network or the BlueCard® PPO Network nationwide and Blue Cross Blue Shield Global® Core abroad



Active employees: Calculate your estimated premium contribution at HorizonBlue.com/shbp.



Learn more at HorizonBlue.com/shbp

January 1, 2024 NJ School Employees' Health Benefits Program Local Education Employee Plans

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

Eligibility	PPO Plan Options		
	NJ EDUCATORS HEALTH PLAN (NJEHP)	NJ DIRECT10	NJ DIRECT15
	All Active Employees and Non-Medicare Retirees	Active Employees Hired Prior to 7/1/20	
IN-NETWORK (IN)			
Service Area Available	Nationwide	Nationwide	Nationwide
Specialist Referral	No referral required	No referral required	No referral required
Deductible	\$0	\$0	\$0
Coinsurance (On Select Services)	10%	10%	10%
Coinsurance Out-of-Pocket Maximum			
Individual	\$500	\$400	\$400
Family	\$1,000	\$1,000	\$1,000
Total Out-of-Pocket Maximum (Copay+Coinsurance)			
Individual	\$500	\$400	\$7,560
Family	\$1,000	\$1,000	\$15,120
HEALTH CARE SERVICES			
Primary Care Office Visit	\$10	\$10	\$15
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0	\$0
Horizon CareOnline (Telemedicine)	Copay may apply	Copay may apply	Copay may apply
Specialist Office Visit	\$15	\$10	\$15
Annual Routine Vision (In-Network Only)	\$15	\$10	\$15
Chiropractic (30 Combined IN and OON Visits Per Calendar Year)	\$15	\$10	\$15
Physical/Occupational/Speech Therapy	\$15	\$10	\$15
Diagnostic Laboratory/Radiology/Advanced Imaging	\$0	\$0	\$0
EMERGENCY/URGENT MEDICAL SERVICES			
Urgent Care Center	\$15	\$10	\$15
Emergency Room	\$125	\$25	\$50
Ambulance	10%	10%	10%
OTHER SERVICES			
Inpatient Facility	\$0	\$0	\$0
Outpatient Facility	\$0	\$0	\$0
Outpatient Behavioral Health	\$15	\$10	\$15
Durable Medical Equipment (DME)	10%	10%	10%
OUT-OF-NETWORK (OON)			
Deductible - Individual	\$350	\$100	\$100
Deductible - Family	\$700	\$250	\$250
Coinsurance after Deductible	30%	20%	30%
Out-of-Pocket Coinsurance Maximum - Individual	\$2,000	\$2,000	\$2,000
Out-of-Pocket Coinsurance Maximum - Family	\$5,000	\$5,000	\$5,000
Out-of-Network Fee Schedule*	200% CMS	90 th percentile FairHealth	90 th percentile FairHealth

* There are specified dollar limits for out-of-network chiropractic (\$35), physical therapy (\$52) and acupuncture (\$60).

This document is for informational purposes only and does not constitute a binding agreement. The information provided by this document is not intended to replace or modify the terms, conditions, limitations and exclusions contained within health, dental or vision benefit plans issued or administered by Horizon. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

Retirees: Please visit nj.gov/treasury/pensions for information regarding available retiree plans.

This is not a complete list of all covered services. Exclusions and limitations apply to some services. Visit nj.gov/treasury/pensions/member-guidebooks.shtml for more information.

You can reference HorizonBlue.com/shbp to determine your premium contribution.



Achieve your best health and earn rewards.

The NJWELL program is a great way to make meaningful changes to your wellness habits with program enhancements for eligible members and their covered spouse/partner. NJWELL can help you achieve holistic well-being including:

- Physical fitness
- Emotional balance
- Preventive care
- Social connection
- Financial security

Learn more about NJWELL at HorizonBlue.com/shbp/njwell or visit the NJ Division of Pensions and Benefits website at nj.gov/treasury/pensions.



You can earn \$250
in rewards* each wellness year
(November 1 to October 31).

With Horizon health plans, we've got you covered.

Well Care and Preventive Care

Services such as an annual physical and gynecological exam, well baby/child medical care, immunizations and an annual vision exam are covered when using a participating doctor.

Behavioral Health and Substance Use Disorder

We empower our members to achieve their best physical and mental health. Our care team will work with you, your family, caregivers and doctors to make sure you are getting the treatment and support you need in the most appropriate setting. Telehealth and virtual programs are available.

In-Network Laboratories

Our members have access to in-network lab services. You can use Quest Diagnostics™ (Quest) or LabCorp for blood tests and other lab services. Our networks also include a number of other participating labs that provide specialized lab services.

Prescription Drug Coverage

Prescription drug coverage is available to all SHBP and SEHBP members. To learn more, refer to the Prescription Drug Plan information on the NJ Division of Pensions and Benefits website at nj.gov/treasury/pensions or contact your employer for details.

Health Programs

These programs can help you take control of your health and provide support for managing the challenges of living with conditions such as diabetes, hypertension, back and joint pain, and weight management issues with our partners HingeHealth and Wondr™.

Learn more at HorizonBlue.com/shbp



Making good health care more convenient.

Direct Primary Care (DPC)

Eligible members get unlimited access to personalized care with no copays. Simply choose a DPC doctor from Everside Health or Sanitas Medical Center for you and your covered dependents.

If you are eligible for NJWELL, your DPC provider will credit a well visit and follow-up office visit as a completed health screening.

Retail Health Clinics

These clinics treat common health issues such as colds or seasonal allergies.

- On-site board-certified nurse practitioners can diagnose and treat conditions and prescribe medications.
- Sites include MinuteClinics® at select CVS/pharmacy® locations.

Telemedicine

Telemedicine is available at the touch of a button through the Horizon Blue app for eligible members. And depending on your doctor's preferences, you can also use telemedicine via video, chat or phone.

Immunizations

Getting vaccinated is more convenient with more participating pharmacies – view our list at HorizonBlue.com/shbpflu.

- Vaccines these pharmacies administer include flu, COVID-19, shingles, hepatitis A and B, pneumococcal and human papillomavirus (HPV).
- Medical claims are automatically submitted for you.

Urgent Care Centers

Urgent care centers provide immediate medical care as an alternative to visiting the Emergency Room (ER). They treat wounds, sprains and other conditions that need immediate attention, but are not life-threatening.

- All members are responsible for applicable copayments/coinsurance.
- Routine office visits are not covered at urgent care centers.

Learn more at HorizonBlue.com/shbp

Connect to care, benefits and support anytime

With the Horizon Blue app, you can:

- Get help with appointment scheduling
- Get quick claim status updates
- Video chat with doctors
- View and print member ID Cards
- Locate in-network doctors

Need help registering for our Horizon Blue app or our secure member website? Call the eService Help Desk at **1-888-777-5075** weekdays from 7 a.m. to 6 p.m., ET.



Text **GetApp** to **422-272** for your free Horizon Blue download.*



*There is no charge to download the Horizon Blue app, but rates from your wireless provider may apply.



Here when you need us most.

Visit us online at HorizonBlue.com/shbp. Chat with us online.

Contact us toll free at **1-800-414-SHBP (7427)**.



NJ DIRECT is administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon). Horizon is an independent licensee of the Blue Cross Blue Shield Association (BCBSA). The Blue Cross® and Blue Shield® names and symbols and BlueCard®, Blue365® and Blue Cross Blue Shield Global® Core are registered marks of the Blue Cross Blue Shield Association. The Horizon® name and symbols and PRECIOUS ADDITIONS® are registered marks and HorizonFit™ is a service mark of Horizon. Blue365® offers access to savings on items and services that members may purchase directly from independent vendors. Please note that BCBSA may receive payments from Blue365 vendors. Also, neither Horizon nor the BCBSA recommend, warrant or guarantee any specific Blue365 vendor or discounted item or service. Blue365 is not an insurance program and may be discontinued at any time. © 2023 Horizon, Three Penn Plaza East, Newark, New Jersey 07105.

All trademarks, service marks and company names are the property of their respective owners.

NJWELL is administered by the New Jersey Division of Pensions and Benefits. All provisions of the program are established by the Division and are subject to change. *NJWELL Reward cards are issued to participants who are eligible for NJWELL at the time the reward is earned by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Use your Visa® Prepaid card anywhere Visa debit cards are accepted around the world.

WebMD® provides health assessment tools and wellness education to eligible SHBP and SEHBP members. WebMD is independent from and not affiliated with Horizon.

Quest Diagnostics™ and LabCorp are independent companies that provide lab services to eligible SHBP and SEHBP members.

Everside Health and Sanitas Medical Center are independent companies that support Horizon in providing comprehensive primary care, urgent care and preventive care services to eligible SHBP and SEHBP members.

Hinge Health is a health care provider that has contracted with Horizon to provide digital exercise therapy programs to eligible SHBP and SEHBP members. Hinge Health is independent from and not affiliated with Horizon.

The State of New Jersey contracts with Wondr™ Health to provide weight management services to eligible SHBP and SEHBP members. Wondr Health is independent from and not affiliated with Horizon.

Minute Clinic® and CVS are independent from and not affiliated with Horizon.

Apple Inc. and Google LLC are independent from and not affiliated with Horizon.

Horizon complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Spanish (Español): Para ayuda en español, llame al 1-866-660-6528 (TTY 711). Chinese (中文): 如需中文協助, 請致電 1-866-660-6528 (TTY 711).